

United States Bankruptcy Court  
District of Nevada

In re:  
JOSEPH GILBERT DEVON  
Debtor

Case No. 24-14627-mkn  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0978-2  
Date Rcvd: May 01, 2025

User: admin  
Form ID: pdf810

Page 1 of 3  
Total Noticed: 46

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 03, 2025:**

Recip ID	Recipient Name and Address
db	+ JOSEPH GILBERT DEVON, 2752 LIBERATION DRIVE, HENDERSON, NV 89044-0310
12398660	+ Bank of America, c/o David B. Wheeler, Moore & VanAllen, 78 Wentworth Street, Charleston, SC 29401-1428
12398659	+ Bank of America, c/o Daniel J. Lee, Esq., 555 South Flower street, Suite 2900, Los Angeles, CA 90071-2407
12398664	+ Dept of Industrial Relations, Acct No xx-xx-xxxxxx & xx-xx-xx3457, Labor Commissioner's Office, 320 West 4th Street, Suite #450, Los Angeles, CA 90013-2479
12398665	+ Diamond Web Services, Inc., c/o Robert Cuadra, 2617 Calanques Terrace, Henderson, NV 89044-0464
12398667	+ Fox Capital Group, Inc., c/o Jeffrey G. Sloane, 510 South 8th Street, Las Vegas, NV 89101-7003
12398668	+ Global Merchant Cash Inc., 64 Beaver Street, #415, New York, NY 10004-2508
12398669	+ ITREX Group USA Corporation, Acct No xxxxxxxx2193, c/o Jayne M. Saydah, Esq., 1835 Minutemen Cswy, Unit 204, Cocoa Beach, FL 32931-2072
12398673	+ Leslie Talaue, c/o ENGELS JANZEN, 600 Anton Blvd., Floor 11, Costa Mesa, CA 92626-7100
12398674	+ Libertas Funding LLC, c/o Bennett Tueller Johnson & Deere, 3165 East Millrock Drive, #500, Salt Lake City, UT 84121-4704
12398675	+ Lorraine Hebard, c/o Christopher Engels, Esq., 2900 Bristol Street, G205, Costa Mesa, CA 92626-7915
12398676	+ Metro Express Lanes, Acct No xxx1479, 20101 Hamilton Avenue, Suite 100A, Torrance, CA 90502-1376
12398680	+ Robert Cuadra, 2617 Calanques Terrace, Henderson, NV 89044-0464
12398681	+ Startup Devs, Inc., c/o Robert Cuadra, 2617 Calanques Terrace, Henderson, NV 89044-0464
12398682	+ State of California, Acct No xx-xx-xxxxxx & xx-xx-xx3457, Labor Commissioner's Office, 1500 Hughes Way, Suite C-202, Long Beach, CA 90810-1882
12398683	+ State of Nevada, Acct No xx-xxx2-457, -195, -204, Division of Indutrial Relations, 3360 W. Sahara Avenue, Suite 250, Las Vegas, NV 89102-6091
12398684	+ State of Nevada, Acct No xxxxxxxxxxx342G, Division of Indutrial Relations, 3360 W. Sahara Avenue, Suite 250, Las Vegas, NV 89102-6091
12398687	+ TriNet HR III, Inc., One Park Place, Suite 600, Dublin, CA 94568-7985
12398694	UV Insurance, Inc., Acct No xx4905, c/o Oligny & Thibodeau Inc., 200 MacDonald Street #402, Saint-Jean-sur-Richelieu Quebec J3B 8J6
12398691	Us Bank, Acct No xxxxxxxxxxx8055, Cb Disputes, Saint Louis, MO 63166
12398695	+ Wilson Elser Moskowitz Edelman & Dicker, 555 South Flower Street, #2900, Los Angeles, CA 90071-2407
12398696	Yeshaya Gorkin, Esq., P.O. Box 605, New York, NY 10038

TOTAL: 22

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: bkfilings@zwickerpc.com	May 02 2025 01:18:00	American Express National Bank, AENB, American Express National Bank, AENB, c/o Zwicker & Associates P.C., PO Box 9043, Andover, MA 01810, UNITED STATES 01810-0943
12456888	+ Email/Text: bkfilings@zwickerpc.com	May 02 2025 01:18:00	American Express National Bank, AENB, c/o Zwicker & Associates, P.C., Attorneys/Agents for Creditor, P.O. Box 9043, Andover, MA 01810-0943
12398658	+ Email/PDF: bncnotices@becket-lee.com	May 02 2025 01:40:20	Amex, Acct No xxxxxxxxxxx2853, Correspondence/Bankruptcy, Po Box 981535, El Paso, TX 79998-1535
12398661	+ Email/Text: itcdbg@edd.ca.gov	May 02 2025 01:18:00	California Employment Development Dept, Acct No xxxx-xxx2752, P.O. Box 826880, Sacramento, CA 94280-0001
12398662	+ Email/PDF: Citi.BNC.Correspondence@citi.com		

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		May 02 2025 02:38:08	Citicard, Acct No 8747, P.O. Box 790046, Saint Louis, MO 63179-0046
12398663	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 02 2025 01:18:00	Comenitybank/trwrdsy, Acct No xxxxxxxxxxxx2221, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
12398666	Email/Text: collecadminbankruptcy@fnni.com	May 02 2025 01:17:00	FNBO, Acct No xxxxxx5247, 1620 Dodge Street, STOP Code 3113, Omaha, NE 68197
12488246	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	May 02 2025 01:17:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
12398670	+ Email/Text: JCAP_BNC_Notices@jcap.com	May 02 2025 01:18:00	Jefferson Capital Systems, LLC, Acct No xxxxxx5247, Attn: Bankruptcy, 200 14th Ave E, Sartell, MN 56377-4500
12398672	+ Email/PDF: ais.chase.ebn@aisinfo.com	May 02 2025 01:43:16	Jpmcb, Acct No xxxxxxxxxxxx1471, MailCode LA4-7100, 700 Kansas Lane, Monroe, LA 71203-4774
12398671	+ Email/PDF: ais.chase.ebn@aisinfo.com	May 02 2025 02:14:12	Jpmcb, Acct No xxxxxxxxxxxx0899, MailCode LA4-7100, 700 Kansas Lane, Monroe, LA 71203-4774
12398677	Email/Text: compliance@monarchrm.com	May 02 2025 01:17:00	Monarch Recovery Management, Acct No xxxxx2285, P.O. Box 986, Bensalem, PA 19020
12471371	Email/Text: bnc-quantum@quantum3group.com	May 02 2025 01:18:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
12398678	+ Email/Text: ngisupport@radiusgs.com	May 02 2025 01:17:00	Radius Global Solutions LLC, Acct No xxxxx2285, P.O. Box 390846, Minneapolis, MN 55439-0846
12398679	+ Email/Text: bkdepartment@rtresolutions.com	May 02 2025 01:18:00	Real Time Resolutions, Inc., Acct No xxxxx2285, P.O. Box 566027, Dallas, TX 75356-6027
12398685	+ Email/Text: closures@collectmoore.com	May 02 2025 01:17:00	The Moore Law Group, P.O. Box 25145, Santa Ana, CA 92799-5145
12398686	+ Email/Text: bankruptcydepartment@tsico.com	May 02 2025 01:18:00	Transworld Systems Inc., Acct No xxxxxxxxxxxx342G, Collection Agency, 500 Virginia Dr. Suite 514, Fort Washington, PA 19034-2733
12492217	+ Email/Text: PDELINQ@sba.gov	May 02 2025 01:17:00	U.S. Small Business Administration, 14925 Kingsport Road, Ft. Worth, TX 76155-2243
12398688	Email/Text: RPSBankruptcyBNCNotification@usbank.com	May 02 2025 01:18:00	US Bank, Acct No xxxxxxxxxxxx7112, Attn: Bankruptcy, 800 Nicollet Mall, Minneapolis, MN 55402
12398692	Email/Text: RPSBankruptcyBNCNotification@usbank.com	May 02 2025 01:18:00	US Bank, Acct No xxxxxxxxxxxx8055, P.O. Box 108, Saint Louis, MO 63166
12398689	Email/Text: RPSBankruptcyBNCNotification@usbank.com	May 02 2025 01:18:00	Us Bank, Acct No xxxxx1379, Attn: Bankruptcy, 800 Nicolett Mall, Minneapolis, MN 55402
12398690	Email/Text: RPSBankruptcyBNCNotification@usbank.com	May 02 2025 01:18:00	Us Bank, Acct No xxxxx2285, Attn: Bankruptcy, 800 Nicollet Mall, Minneapolis, MN 55402
12398693	+ Email/Text: PDELINQ@sba.gov	May 02 2025 01:17:00	US Small Business Administration, Acct No xxxxxx9108, 14925 Kingsport Road, Fort Worth, TX 76155-2243
12398697	+ Email/Text: bkfilings@zwickerpc.com	May 02 2025 01:18:00	Zwicker & Associates, P.C., Acct No xxxxxxxxxxxx2853, Attorneys at Law, 80 Minuteman Road, Andover, MA 01810-1008

TOTAL: 24

**BYPASSED RECIPIENTS**

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The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Bank of America, N.A.
12488247	*+	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 03, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 29, 2025 at the address(es) listed below:

Name	Email Address
CHAD C. BUTTERFIELD	on behalf of Creditor Bank of America N.A. chad.butterfield@wilsonelser.com, efilelasvegas@wilsonelser.com;jillian.forrest@wilsonelser.com;CLemley@wiley.law
LENARD E. SCHWARTZER	trustee@schwartzterlaw.com lbenson@schwartzterlaw.com;jelliott@schwartzterlaw.com;nv17@ecfcbis.com;clea11@trustesolutions.net;les@trustesolutions.net
SHELLEY D. KROHN	on behalf of Debtor JOSEPH GILBERT DEVON shelly@krohnlawoffice.com brenda@krohnlawoffice.com;d.sr70779@notify.bestcase.com
U.S. TRUSTEE - LV - 7	USTPRegion17.LV.ECF@usdoj.gov

TOTAL: 4

1 **LENARD E. SCHWARTZER**  
6655 West Sahara Ave., Suite B200-107  
2 Las Vegas, NV 89146  
(702) 307-2022

3 TRUSTEE  
4

5  
6 **UNITED STATES BANKRUPTCY COURT**

7 **DISTRICT OF NEVADA**

8 In re

Case No. BK-S 24-14627-MKN

9 JOSEPH GILBERT DEVON

IN PROCEEDINGS UNDER CHAPTER 7

10 Debtor

TRUSTEE'S NOTICE OF ASSETS AND  
NOTICE TO FILE CLAIMS

11  
12 NOTICE IS HEREBY GIVEN, pursuant to Bankruptcy Rule 3002(c)(5), that the Trustee has  
13 found assets in this bankruptcy estate from which a payment of a dividend appears possible. Any  
14 creditor holding a claim against the above-entitled estate may file a proof of claim in the **Office of  
the Clerk of the Bankruptcy Court, 300 Las Vegas Boulevard South, Las Vegas, Nevada  
89101.**

15 NOTICE IS FURTHER GIVEN that, pursuant to Local Bankruptcy Rule 2002(a)(7), to be  
16 considered for a dividend in accordance with the Rule, a proof of claim must be filed within ninety  
(90) days after the date of mailing of this notice. The last date to file claims is July 28, 2025.

17  
18 NOTICE IS FURTHER GIVEN that, pursuant to Local Bankruptcy Rule 2002(a), after the  
19 expiration of the claims bar date in a Chapter 7 case, all notices required by Fed R. Bank P. 2002(a),  
20 except Fed. R. Bank. P. 2002(a)(4), may be mailed only to creditors whose claims have been filed  
21 with the Clerk of the Court and to creditors, if any, who are permitted to file claims by reason of an  
extension granted under Fed. R. Bank. P. 3002(c)(6).

22 DATED: April 29, 2025

23 /s/ Lenard E. Schwartzer

24 Lenard E. Schwartzer, Trustee

25 **NOTE: CLAIMS ARE TO BE FILED AT THE U.S. BANKRUPTCY COURT,**  
26 **300 LAS VEGAS BOULEVARD SOUTH, LAS VEGAS, NEVADA 89101**  
27 **CLAIMS NOT FILED BY THE BAR DATE ARE GENERALLY NOT ALLOWED**

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Fill in this information to identify the case:

Debtor 1 \_\_\_\_\_

Debtor 2  
(Spouse, if filing) \_\_\_\_\_

United States Bankruptcy Court for the: \_\_\_\_\_ District of \_\_\_\_\_

Case number \_\_\_\_\_

## Official Form 410

**Proof of Claim**

04/22

Read the instructions before filling out this form. This form is for making a claim for payment in a bankruptcy case. Do not use this form to make a request for payment of an administrative expense. Make such a request according to 11 U.S.C. § 503.

Filers must leave out or redact information that is entitled to privacy on this form or on any attached documents. Attach redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. Do not send original documents; they may be destroyed after scanning. If the documents are not available, explain in an attachment.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3571.

Fill in all the information about the claim as of the date the case was filed. That date is on the notice of bankruptcy (Form 309) that you received.

**Part 1: Identify the Claim****1. Who is the current creditor?**

Name of the current creditor (the person or entity to be paid for this claim) \_\_\_\_\_

Other names the creditor used with the debtor \_\_\_\_\_

**2. Has this claim been acquired from someone else?**☐ No☐ Yes. From whom? \_\_\_\_\_**3. Where should notices and payments to the creditor be sent?**Federal Rule of  
Bankruptcy Procedure  
(FRBP) 2002(g)**Where should notices to the creditor be sent?**

Name \_\_\_\_\_

Number \_\_\_\_\_ Street \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP Code \_\_\_\_\_

Contact phone \_\_\_\_\_

Contact email \_\_\_\_\_

**Where should payments to the creditor be sent? (if different)**

Name \_\_\_\_\_

Number \_\_\_\_\_ Street \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP Code \_\_\_\_\_

Contact phone \_\_\_\_\_

Contact email \_\_\_\_\_

Uniform claim identifier for electronic payments in chapter 13 (if you use one):  
\_\_\_\_\_**4. Does this claim amend one already filed?**☐ No☐ Yes. Claim number on court claims registry (if known) \_\_\_\_\_Filed on \_\_\_\_\_  
MM / DD / YYYY**5. Do you know if anyone else has filed a proof of claim for this claim?**☐ No☐ Yes. Who made the earlier filing? \_\_\_\_\_

**Part 2: Give Information About the Claim as of the Date the Case Was Filed**

6. Do you have any number you use to identify the debtor? ☐ No  
☐ Yes. Last 4 digits of the debtor's account or any number you use to identify the debtor: \_\_\_\_\_

7. How much is the claim? \$\_\_\_\_\_. Does this amount include interest or other charges?  
☐ No  
☐ Yes. Attach statement itemizing interest, fees, expenses, or other charges required by Bankruptcy Rule 3001(c)(2)(A).

8. What is the basis of the claim? Examples: Goods sold, money loaned, lease, services performed, personal injury or wrongful death, or credit card.  
 Attach redacted copies of any documents supporting the claim required by Bankruptcy Rule 3001(c).  
 Limit disclosing information that is entitled to privacy, such as health care information.

\_\_\_\_\_

9. Is all or part of the claim secured? ☐ No  
☐ Yes. The claim is secured by a lien on property.

**Nature of property:**  
☐ Real estate. If the claim is secured by the debtor's principal residence, file a *Mortgage Proof of Claim Attachment* (Official Form 410-A) with this *Proof of Claim*.  
☐ Motor vehicle  
☐ Other. Describe: \_\_\_\_\_

**Basis for perfection:** \_\_\_\_\_  
 Attach redacted copies of documents, if any, that show evidence of perfection of a security interest (for example, a mortgage, lien, certificate of title, financing statement, or other document that shows the lien has been filed or recorded.)

**Value of property:** \$\_\_\_\_\_  
**Amount of the claim that is secured:** \$\_\_\_\_\_  
**Amount of the claim that is unsecured:** \$\_\_\_\_\_ (The sum of the secured and unsecured amounts should match the amount in line 7.)

**Amount necessary to cure any default as of the date of the petition:** \$\_\_\_\_\_

**Annual Interest Rate** (when case was filed) \_\_\_\_\_ %  
☐ Fixed  
☐ Variable

10. Is this claim based on a lease? ☐ No  
☐ Yes. Amount necessary to cure any default as of the date of the petition. \$\_\_\_\_\_

11. Is this claim subject to a right of setoff? ☐ No  
☐ Yes. Identify the property: \_\_\_\_\_

**12. Is all or part of the claim entitled to priority under 11 U.S.C. § 507(a)?**

☐ No

☐ Yes. Check one:

Amount entitled to priority

A claim may be partly priority and partly nonpriority. For example, in some categories, the law limits the amount entitled to priority.

☐ Domestic support obligations (including alimony and child support) under 11 U.S.C. § 507(a)(1)(A) or (a)(1)(B).

\$ \_\_\_\_\_

☐ Up to \$3,350\* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use. 11 U.S.C. § 507(a)(7).

\$ \_\_\_\_\_

☐ Wages, salaries, or commissions (up to \$15,150\* earned within 180 days before the bankruptcy petition is filed or the debtor's business ends, whichever is earlier. 11 U.S.C. § 507(a)(4).

\$ \_\_\_\_\_

☐ Taxes or penalties owed to governmental units. 11 U.S.C. § 507(a)(8).

\$ \_\_\_\_\_

☐ Contributions to an employee benefit plan. 11 U.S.C. § 507(a)(5).

\$ \_\_\_\_\_

☐ Other. Specify subsection of 11 U.S.C. § 507(a)( ) that applies.

\$ \_\_\_\_\_

\* Amounts are subject to adjustment on 4/01/25 and every 3 years after that for cases begun on or after the date of adjustment.

**Part 3: Sign Below**

The person completing this proof of claim must sign and date it. FRBP 9011(b).

If you file this claim electronically, FRBP 5005(a)(2) authorizes courts to establish local rules specifying what a signature is.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3571.

Check the appropriate box:

☐ I am the creditor.

☐ I am the creditor's attorney or authorized agent.

☐ I am the trustee, or the debtor, or their authorized agent. Bankruptcy Rule 3004.

☐ I am a guarantor, surety, endorser, or other codebtor. Bankruptcy Rule 3005.

I understand that an authorized signature on this *Proof of Claim* serves as an acknowledgment that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt.

I have examined the information in this *Proof of Claim* and have a reasonable belief that the information is true and correct.

I declare under penalty of perjury that the foregoing is true and correct.

Executed on date \_\_\_\_\_  
MM / DD / YYYY

Signature \_\_\_\_\_

Print the name of the person who is completing and signing this claim:

Name \_\_\_\_\_  
First name Middle name Last name

Title \_\_\_\_\_

Company \_\_\_\_\_  
Identify the corporate servicer as the company if the authorized agent is a servicer.

Address \_\_\_\_\_  
Number Street

City State ZIP Code

Contact phone \_\_\_\_\_ Email \_\_\_\_\_